

| UNITED STATES BANKRUPTCY COURT<br>DISTRICT OF MASSACHUSETTS<br>BOSTON DIVISION   |  |   |   | Voluntary Petition  |                                  |
|--|--|---|---|---|----------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>McCarthy, John M.</b>   |  |   | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>McCarthy, Catherine M.</b>   |   |                                  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):  |  |   | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):   |   |                                  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-7950</b>  |  |   | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-0716</b>   |   |                                  |
| Street Address of Debtor (No. and Street, City, and State):<br><b>84 Goodenough Street<br/>Brighton, MA</b>  |  |   | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>84 Goodenough Street<br/>Brighton, MA</b>   |   |                                  |
| ZIP CODE<br><b>02135</b>   |  |   | ZIP CODE<br><b>02135</b>  |   |                                  |
| County of Residence or of the Principal Place of Business:<br><b>Suffolk</b>   |  |   | County of Residence or of the Principal Place of Business:<br><b>Suffolk</b>  |   |                                  |
| Mailing Address of Debtor (if different from street address):<br><b>84 Goodenough Street<br/>Brighton, MA</b>  |  |   | Mailing Address of Joint Debtor (if different from street address):<br><b>84 Goodenough Street<br/>Brighton, MA</b>   |   |                                  |
| ZIP CODE<br><b>02135</b>   |  |   | ZIP CODE<br><b>02135</b>  |   |                                  |
| Location of Principal Assets of Business Debtor (if different from street address above):  |  |   |   |   |                                  |
| ZIP CODE   |  |   |   |   |                                  |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box.)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br>See Exhibit D on page 2 of this form.<br><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><br><input type="checkbox"/> Partnership<br><br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  |  | <b>Nature of Business</b><br>(Check one box.)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><br><b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). |   | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)<br><br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding<br><br><b>Nature of Debts</b><br>(Check one box.)<br><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily business debts. |                                  |
| <b>Filing Fee</b> (Check one box.)<br><br><input checked="" type="checkbox"/> Full Filing Fee attached.<br><br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. |  |   | <b>Chapter 11 Debtors</b><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).<br><br><b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |   |                                  |
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.   |  |   |   |   | THIS SPACE IS FOR COURT USE ONLY |
| <b>Estimated Number of Creditors</b><br><input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000   |  |   |   |   |                                  |
| <b>Estimated Assets</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion                       |  |   |   |   |                                  |
| <b>Estimated Liabilities</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion                  |  |   |   |   |                                  |

**Voluntary Petition**

(This page must be completed and filed in every case.)

Name of Debtor(s): **John M. McCarthy**  
**Catherine M. McCarthy****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)Location Where Filed:  
**None**

Case Number:

Date Filed:

Location Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet.)Name of Debtor:  
**None**

Case Number:

Date Filed:

District:

Relationship:

Judge:

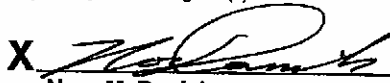
**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

**X**  **11-08-2010**  
**Nora M. Daniels** Date**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**  
(Check any applicable box.)☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
(Check all applicable boxes.)☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): **John M. McCarthy**  
**Catherine M. McCarthy****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** John M. McCarthy 11-8-10  
John M. McCarthy**X** Catherine M. McCarthy 11-8-10  
Catherine M. McCarthy

Telephone Number (If not represented by attorney)

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney\*****X** Nora M. Daniels Bar No. **550290**Law Office of Timothy J. Teehan  
430 Franklin Village Drive #245  
Franklin, MA 02038Phone No. **(774) 571-2893** Fax No. **(774) 907-3069**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE A - REAL PROPERTY**

| Description and Location of Property   | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| 84 Goodenough Street, Brighton, MA   | Real Estate                             | J                                  | \$350,000.00   | \$235,852.44            |
| 1538 Route 12, Unit C-25, Ledyard, CT 06339  | Real Estate                             | J                                  | \$60,000.00  | \$55,523.09             |
| Florida Timeshare<br>Lake Buena Vista<br>12007 Cypress Run Road<br>Orlando, FL 32836 | Timeshare                               | J                                  | Unknown  | \$0.00                  |
| 3.2 acres of land in New Frauge, PEI, Canada   | Real Estate                             | H                                  | \$15,000.00  | \$0.00                  |
| <b>Total:</b>  |   |                                    | <b>\$425,000.00</b>  |                         |

(Report also on Summary of Schedules)

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

| Type of Property   | None | Description and Location of Property                           | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|--|------------------------------------|--|
| 1. Cash on hand.   | X    |  |                                    |  |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives. |      | Peoples Federal Savings Bank<br>checking account no. xxxxx6763 | J                                  | \$126.00   |
|  |      | Peoples Federal Savings Bank<br>checking account no. xxxxx2569 | H                                  | \$50.00  |
|  |      | Watertown Savings Bank<br>savings account no. xxxxxx5494       | H                                  | \$25.00  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | X    |  |                                    |  |
| 4. Household goods and furnishings, including audio, video and computer equipment.   |      | Household furnishings, Old computers                           | J                                  | \$1,000.00   |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.  | X    |  |                                    |  |
| 6. Wearing apparel.  |      | Wearing apparel, clothing, etc.                                | C                                  | Unknown  |
| 7. Furs and jewelry.   | X    |  |                                    |  |
| 8. Firearms and sports, photographic, and other hobby equipment.   | X    |  |                                    |  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |      | SBLI cash surrender value<br>account no. xxxxx6261             | W                                  | \$4,677.00   |
|  |      | SBLI cash surrender value<br>account no. xxxxx6452             | W                                  | \$2,338.15   |

In re **John M. McCarthy**  
**Catherine M. McCarthy**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

| Type of Property  | None | Description and Location of Property                              | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|---|------------------------------------|--|
| 10. Annuities. Itemize and name each issuer.  | X    |   |                                    |  |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X    |   |                                    |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |      | Raytheon Credit Union<br>account no. xx3239                       | H                                  | \$6,001.40   |
|   |      | Fidelity - Raytheon Savings and Investment Plan<br>plan no. 10010 | H                                  | \$299,759.71   |
|   |      | Fidelity - Raytheon Savings and Investment Plan<br>plan no. 10010 | W                                  | \$51,651.23  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   |      | Raytheon Credit Union<br>account no. xx3239                       | H                                  | \$57.81  |
|   |      | Raytheon Credit Union<br>account no. xx6045                       | W                                  | \$73.36  |
| 14. Interests in partnerships or joint ventures. Itemize.   | X    |   |                                    |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X    |   |                                    |  |
| 16. Accounts receivable.  | X    |   |                                    |  |

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

| Type of Property   | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|--------------------------------------|------------------------------------|--|
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.   | X    |                                      |                                    |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.   | X    |                                      |                                    |  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.       | X    |                                      |                                    |  |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X    |                                      |                                    |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X    |                                      |                                    |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.  | X    |                                      |                                    |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.   | X    |                                      |                                    |  |

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

| Type of Property  | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|--------------------------------------|------------------------------------|--|
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X    |                                      |                                    |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |      | 2006 Dodge Grand Caravan             | J                                  | \$2,000.00   |
| 26. Boats, motors, and accessories.   | X    |                                      |                                    |  |
| 27. Aircraft and accessories.   | X    |                                      |                                    |  |
| 28. Office equipment, furnishings, and supplies.  | X    |                                      |                                    |  |
| 29. Machinery, fixtures, equipment, and supplies used in business.  | X    |                                      |                                    |  |
| 30. Inventory.  | X    |                                      |                                    |  |
| 31. Animals.  |      | Family pets - 2 cats and 1 dog       | J                                  | \$0.00   |
| 32. Crops - growing or harvested. Give particulars.   | X    |                                      |                                    |  |
| 33. Farming equipment and implements.   | X    |                                      |                                    |  |
| 34. Farm supplies, chemicals, and feed.   | X    |                                      |                                    |  |



In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

| Type of Property  | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|--------------------------------------|------------------------------------|--|
| 35. Other personal property of any kind not already listed. Itemize.  | X    |                                      |                                    |  |
| <p style="text-align: right;">4 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p> |      |                                      |                                    | <p><b>Total &gt; \$367,759.66</b></p>  |

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
 (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
 (Check one box)

- ☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.\*

| Description of Property  | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| 84 Goodenough Street, Brighton, MA                             | Mass. Gen. Laws ch. 188, § 1         | \$114,147.56               | \$350,000.00  |
| Peoples Federal Savings Bank checking account no. xxxxx6763    | Mass. Gen. Laws ch. 246, § 28A       | \$126.00                   | \$126.00  |
| Peoples Federal Savings Bank checking account no. xxxxx2569    | Mass. Gen. Laws ch. 246, § 28A       | \$50.00                    | \$50.00   |
| Watertown Savings Bank savings account no. xxxxxx5494          | Mass. Gen. Laws ch. 246, § 28A       | \$25.00                    | \$25.00   |
| Household furnishings, Old computers                           | Mass. Gen. Laws ch. 235, § 34(2)     | \$1,000.00                 | \$1,000.00  |
| Wearing apparel, clothing, etc.                                | Mass. Gen. Laws ch. 235, § 34(1)     | Unknown                    | Unknown   |
| SBLI cash surrender value account no. xxxxx6261                | Mass. Gen. Laws ch. 175, § 119A      | \$4,677.00                 | \$4,677.00  |
| SBLI cash surrender value account no. xxxxx6452                | Mass. Gen. Laws ch. 175, § 119A      | \$2,338.15                 | \$2,338.15  |
| Raytheon Credit Union account no. xx3239                       | Mass. Gen. Laws ch. 235, § 34A       | \$6,001.40                 | \$6,001.40  |
| Fidelity - Raytheon Savings and Investment Plan plan no. 10010 | 29 U.S.C. § 1056(d)                  | \$270,832.95               | \$299,759.71  |
|  |                                      | <b>\$399,198.06</b>        | <b>\$663,977.26</b>                                   |

\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **John M. McCarthy**  
**Catherine M. McCarthy**Case No. \_\_\_\_\_  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Continuation Sheet No. 1

| Description of Property   | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--------------------------------------|----------------------------|---|
| Fidelity - Raytheon Savings and Investment Plan<br>plan no. 10010 | 29 U.S.C. § 1056(d)                  | \$51,651.23                | \$51,651.23   |
| Raytheon Credit Union<br>account no. xx3239                       | Mass. Gen. Laws ch. 235, § 34A       | \$57.81                    | \$57.81   |
| Raytheon Credit Union<br>account no. xx6045                       | Mass. Gen. Laws ch. 235, § 34A       | \$73.36                    | \$73.36   |
| 2006 Dodge Grand Caravan  | Mass. Gen. Laws ch. 235, § 34(16)    | \$0.00                     | \$2,000.00  |
| Family pets - 2 cats and 1 dog                                    | Mass. Gen. Laws ch. 235, § 34(2)     | \$0.00                     | \$0.00  |
|   |                                      | <b>\$450,980.46</b>        | <b>\$717,759.66</b>                                   |

In re John M. McCarthy

Catherine M. McCarthy

Case No. \_\_\_\_\_

(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBETOR<br>HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|---|------------|--------------|----------|---|---------------------------|
| ACCT #:<br><br>McCarthy, Hargrave & Co.<br>207 Main Street<br>Marlborough, MA 01752                    | J   | DATE INCURRED:<br>NATURE OF LIEN:<br><b>Real Estate</b><br>COLLATERAL:<br>1538 Route 12, Unit C-25, Ledyard, CT 06339<br>REMARKS:<br><br>VALUE: \$60,000.00   |            |              |          | \$55,523.09   |                           |
| ACCT #: xxxx0711<br><br>Peoples Federal Savings Bank<br>435 Market Street<br>Brighton, MA 02135        | J   | DATE INCURRED: 7-12-2006<br>NATURE OF LIEN:<br><b>Real Estate</b><br>COLLATERAL:<br>84 Goodenough Street, Brighton, MA<br>REMARKS:<br><br>VALUE: \$350,000.00 |            |              |          | \$144,224.57  |                           |
| ACCT #: xxxx4578<br><br>Peoples Federal Savings Bank<br>435 Market Street<br>Brighton, MA 02135        | J   | DATE INCURRED: 2008<br>NATURE OF LIEN:<br><b>Real Estate</b><br>COLLATERAL:<br>84 Goodenough Street, Brighton, MA<br>REMARKS:<br><br>VALUE: \$350,000.00      |            |              |          | \$91,627.87   |                           |
|  |   |   |            |              |          |   |                           |
| Subtotal (Total of this Page) >  |   |   |            |              |          | \$291,375.53  | \$0.00                    |
| Total (Use only on last page) >  |   |   |            |              |          | \$291,375.53  | \$0.00                    |

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

- ☐ **Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**  
Claims of individuals up to \$2,600\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☒ **Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
- ☐ **Administrative allowances under 11 U.S.C. Sec. 330**  
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
 (If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | DEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR<br>CLAIM                   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM | AMOUNT<br>ENTITLED TO<br>PRIORITY | AMOUNT<br>NOT<br>ENTITLED TO<br>PRIORITY, IF<br>ANY |
|---|--|---|------------|--------------|----------|-----------------------|-----------------------------------|---|
| ACCT #:<br>Internal Revenue Service<br>P.O. Box 149338<br>Austin, TX 78714-9338                               | H  | DATE INCURRED: 2008<br>CONSIDERATION:<br>Taxes<br>REMARKS:<br>Capital Gains |            |              |          | \$50,000.00           | \$50,000.00                       | \$0.00  |
| ACCT #:<br>Massachusetts Department of Revenue<br>P.O. Box 7002<br>Boston, MA 02204-7002                      | H  | DATE INCURRED: 2008<br>CONSIDERATION:<br>Taxes<br>REMARKS:<br>Capital Gains |            |              |          | \$23,000.00           | \$23,000.00                       | \$0.00  |
|   |  |   |            |              |          |                       |                                   |   |
|   |  |   |            |              |          |                       |                                   |   |
|   |  |   |            |              |          |                       |                                   |   |
|   |  |   |            |              |          |                       |                                   |   |
|   |  |   |            |              |          |                       |                                   |   |
| Subtotals (Totals of this page) >   |  |   |            |              |          | \$73,000.00           | \$73,000.00                       | \$0.00  |
| Total >   |  |   |            |              |          | \$73,000.00           |                                   |   |
| Totals >  |  |   |            |              |          |                       | \$73,000.00                       | \$0.00  |

Sheet no. 1 of 1 continuation sheets  
 attached to Schedule of Creditors Holding Priority Claims

(Use only on last page of the completed Schedule E.  
 Report also on the Summary of Schedules.)

(Use only on last page of the completed Schedule E.  
 If applicable, report also on the Statistical Summary  
 of Certain Liabilities and Related Data.)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.    | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|---|---|------------|--------------|----------|--------------------|
| ACCT #:<br>Balas, Alphen & Santos, P.C.<br>200 Littleton Road<br>Westford, MA 01886                           | H   | DATE INCURRED: June 2009<br>CONSIDERATION:<br>Collecting for - Stuart Family Property Management<br>REMARKS:    |            |              |          | \$68,707.00        |
| ACCT #: xxxxxx xx 1740<br>Bank of America<br>4285 Genesee Street<br>Cheektowaga, NY 14225-1943                | H   | DATE INCURRED:<br>CONSIDERATION:<br>Credit Card<br>REMARKS:<br>re: Northstar Location Services, LLC             |            |              |          | \$25,348.26        |
| ACCT #: xxx7762<br>Brennan & Clark, LTD<br>721 E Madison Suite 200<br>Villa Park, IL 60181                    | H   | DATE INCURRED: May 2010<br>CONSIDERATION:<br>Collecting for - J.S. Paluch Co.<br>REMARKS:<br>File No. 10-016979 |            |              |          | \$452.54           |
| ACCT #: xxxx-xxxx-xxxx-6625<br>Card Services<br>P.O. Box 1337<br>Philadelphia, PA 19101-3337                  | W   | DATE INCURRED: 2010<br>CONSIDERATION:<br>Credit Card<br>REMARKS:<br>LL Bean Visa                                |            |              |          | \$5,649.74         |
| ACCT #: xxxxxx xx 8618<br>Creditors Financial Group, LLC<br>P.O. Box 440290<br>Aurora, CO 80044-0290          | W   | DATE INCURRED: August 2009<br>CONSIDERATION:<br>Collecting for - Bank of America<br>REMARKS:                    |            |              |          | \$12,673.53        |
| ACCT #: xx-2771<br>CUI<br>P.O. Box 1236<br>Crystal River, FL 34423  | J   | DATE INCURRED:<br>CONSIDERATION:<br>Timeshare Association Fees<br>REMARKS:<br>Blue Tree Resorts                 |            |              |          | \$881.88           |
| Subtotal >  |   |   |            |              |          | \$113,712.95       |
| Total >   |   |   |            |              |          |                    |

2 continuation sheets attached

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)  | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.               | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxx1990<br>Direct TV<br>P.O. Box 78626<br>Phoenix, AZ 85062-8626  | J   | DATE INCURRED: 2009<br>CONSIDERATION:<br>Satellite Television Service<br>REMARKS:  |            |              |          | \$220.95           |
| ACCT #: xxxxxx xx 4882<br>Discover Card<br>P.O. Box 6103<br>Carol Stream, IL 60197-6103  | H   | DATE INCURRED: 2009<br>CONSIDERATION:<br>Credit Card<br>REMARKS:   |            |              |          | \$15,928.92        |
| ACCT #:<br>Diversified Consultants, Inc.<br>P.O. Box 551268<br>Jacksonville, FL 32255-1268   | J   | DATE INCURRED:<br>CONSIDERATION:<br>Collecting for - Sprint<br>REMARKS:<br>File No. xxx3031                                |            |              |          | \$711.26           |
| ACCT #: xxxxxxxxx9246<br>Enhanced Recovery Corporation<br>8014 Bayberry Road<br>Jacksonville, FL 32256-7412  | J   | DATE INCURRED: 2009<br>CONSIDERATION:<br>Telephone Service<br>REMARKS:   |            |              |          | \$133.02           |
| ACCT #: xxxxx5296<br>EOS CCA<br>P.O. Box 439<br>Norwell, MA 02061-0296   | J   | DATE INCURRED:<br>CONSIDERATION:<br>Collecting for - Verizon<br>REMARKS:   |            |              |          | \$194.86           |
| ACCT #: xx-xxx3902<br>Kohner, Mann & Kailas, S.C.<br>Washington Building<br>Barnabas Business Center<br>4650 N. Port Washington Road<br>Milwaukee, WI 53212-1059 | J   | DATE INCURRED:<br>CONSIDERATION:<br>Collecting for - Alliance Laundry Systems, LLC<br>REMARKS:<br>Equipment for Laundromat |            |              |          | \$48,321.74        |
| Subtotal >   |   |  |            |              |          | \$65,510.75        |
| Total >  |   |  |            |              |          |                    |

Sheet no. 1 of 2 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)



In re John M. McCarthy  
Catherine M. McCarthy

Document

Page 17 of 24

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.                              | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|---|---|------------|--------------|----------|--------------------|
| ACCT #: xxxx-xxxx-xxxx-7998<br>Lustig, Glaser & Wilson, P.C.<br>P.O. Box 9127<br>Needham, MA 02494-9127       | J   | DATE INCURRED:<br>CONSIDERATION:<br>Collecting for - Citibank (South Dakota), N.A.<br>REMARKS:  |            |              |          | \$18,020.34        |
| ACCT #: xxxxxxx0117<br>NStar Credit<br>Collection Services<br>2 Wells Avenue<br>Newton, MA 02459              | J   | DATE INCURRED:<br>CONSIDERATION:<br>Gas Service<br>REMARKS:   |            |              |          | \$2,489.51         |
| ACCT #: xxxxxxx0033<br>NStar Gas<br>One NStar Way, SW340<br>Westwood, MA 02090-9230                           | H   | DATE INCURRED: June 2009<br>CONSIDERATION:<br>Gas Services<br>REMARKS:  |            |              |          | \$4,322.30         |
| ACCT #: xxxxxxx59-QC<br>RMS<br>305 Fellowship Road<br>Suite 100<br>Mount Laurel, NJ 08054                     | J   | DATE INCURRED: June 2009<br>CONSIDERATION:<br>Collecting for - One Beacon Insurance Co.<br>REMARKS:<br>Ref. No. 2U15169                   |            |              |          | \$138.00           |
| ACCT #: xxxx-xxxx-xxxx-2603<br>Target National Bank<br>P.O. Box 59317<br>Minneapolis, MN 55459-0317           | H   | DATE INCURRED: July 2010<br>CONSIDERATION:<br>Credit Card<br>REMARKS:   |            |              |          | \$926.50           |
| ACCT #: xxxx-xxxxxx-x4001<br>Zwicker & Associates, P.C.<br>80 Minuteman Road<br>Andover, MA 01810-1008        | H   | DATE INCURRED: May 2009<br>CONSIDERATION:<br>Collecting for - American Express<br>REMARKS:<br>Disputed Debt - Under appeal from dismissal |            |              |          | \$13,003.18        |
| Subtotal >  |   |   |            |              |          | \$38,899.83        |
| Total >   |   |   |            |              |          | \$218,123.53       |

Sheet no. 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
|  |  |

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | Dependents of Debtor and Spouse  |  |
|--------------------------|--|--|
| <b>Married</b>           | Relationship(s): Daughter      Age(s): 20<br>Daughter      17<br>Son                15 | Relationship(s): _____ Age(s): _____<br>_____ Age(s): _____<br>_____ Age(s): _____ |
| <b>Employment:</b>       | <b>Debtor</b>  | <b>Spouse</b>  |
| Occupation               | Security Guard   | Cashier  |
| Name of Employer         | Raytheon Co.   | Shaw's Market  |
| How Long Employed        | 37 years   | 6 months   |
| Address of Employer      | 235 Wyman Street<br>Waltham, MA 02154  |  |

| INCOME: (Estimate of average or projected monthly income at time case filed)   |  | <u>DEBTOR</u>     | <u>SPOUSE</u>   |
|--|--|-------------------|-----------------|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  |  | \$4,030.28        | \$628.79        |
| 2. Estimate monthly overtime   |  | \$0.00            | \$0.00          |
| 3. SUBTOTAL  |  | <b>\$4,030.28</b> | <b>\$628.79</b> |
| 4. LESS PAYROLL DEDUCTIONS   |  |                   |                 |
| a. Payroll taxes (includes social security tax if b. is zero)  |  | \$536.55          | \$36.40         |
| b. Social Security Tax   |  | \$232.10          | \$38.98         |
| c. Medicare  |  | \$54.28           | \$9.12          |
| d. Insurance   |  | \$351.84          | \$0.00          |
| e. Union dues  |  | \$36.08           | \$0.00          |
| f. Retirement  |  | \$707.36          | \$0.00          |
| g. Other (Specify) <u>Loans</u>  |  | \$235.42          | \$0.00          |
| h. Other (Specify) <u>Home/Auto</u>  |  | \$0.00            | \$0.00          |
| i. Other (Specify) _____   |  | \$0.00            | \$0.00          |
| j. Other (Specify) _____   |  | \$0.00            | \$0.00          |
| k. Other (Specify) _____   |  | \$0.00            | \$0.00          |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS  |  | <b>\$2,153.63</b> | <b>\$84.50</b>  |
| 6. TOTAL NET MONTHLY TAKE HOME PAY   |  | <b>\$1,876.65</b> | <b>\$544.29</b> |
| 7. Regular income from operation of business or profession or farm (Attach detailed stmt)                                  |  | \$0.00            | \$0.00          |
| 8. Income from real property   |  | \$0.00            | \$0.00          |
| 9. Interest and dividends  |  | \$0.00            | \$0.00          |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above |  | \$0.00            | \$0.00          |
| 11. Social security or government assistance (Specify):  |  | \$0.00            | \$0.00          |
| 12. Pension or retirement income   |  | \$0.00            | \$204.40        |
| 13. Other monthly income (Specify):  |  |                   |                 |
| a. Rental Income   |  | \$413.00          | \$0.00          |
| b. _____   |  | \$0.00            | \$0.00          |
| c. _____   |  | \$0.00            | \$0.00          |
| 14. SUBTOTAL OF LINES 7 THROUGH 13   |  | <b>\$413.00</b>   | <b>\$204.40</b> |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)   |  | <b>\$2,289.65</b> | <b>\$748.69</b> |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)  |  | <b>\$3,038.34</b> |                 |

(Report also on Summary of Schedules and, if applicable,  
 on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
 None.

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

|  |   |
|--|---|
| 1. Rent or home mortgage payment (include lot rented for mobile home)<br>a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No<br>b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No    | \$2,073.46  |
| 2. Utilities: a. Electricity and heating fuel<br>b. Water and sewer<br>c. Telephone<br>d. Other: Medical Co-Pays   | \$255.07<br>\$90.00<br><br>\$641.02                       |
| 3. Home maintenance (repairs and upkeep)<br>4. Food<br>5. Clothing<br>6. Laundry and dry cleaning<br>7. Medical and dental expenses<br>8. Transportation (not including car payments)<br>9. Recreation, clubs and entertainment, newspapers, magazines, etc.<br>10. Charitable contributions | <br>\$1,705.00<br>\$100.00<br>\$50.00<br><br><br>\$500.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments)<br>a. Homeowner's or renter's<br>b. Life<br>c. Health<br>d. Auto<br>e. Other: Auto Excise Tax  | <br><br><br><br>\$141.67<br><br>\$11.11                   |
| 12. Taxes (not deducted from wages or included in home mortgage payments)<br>Specify:  |   |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)<br>a. Auto:<br>b. Other: Verizon<br>c. Other: Comcast<br>d. Other: Cell Phones  | <br>\$463.58<br>\$32.00<br>\$130.00<br>\$150.00           |
| 14. Alimony, maintenance, and support paid to others:<br>15. Payments for support of add'l dependents not living at your home:<br>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)<br>17.a. Other:<br>17.b. Other:                           |   |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)   | <b>\$6,342.91</b>   |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>  |   |
| 20. STATEMENT OF MONTHLY NET INCOME<br>a. Average monthly income from Line 15 of Schedule I<br>b. Average monthly expenses from Line 18 above<br>c. Monthly net income (a. minus b.)   |   |
|  | \$3,038.34<br>\$6,342.91<br>(\$3,304.57)                  |

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
BOSTON DIVISION**

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS       | LIABILITIES  | OTHER      |
|---|----------------------|------------------|--------------|--------------|------------|
| A - Real Property   | No                   | 1                | \$425,000.00 |              |            |
| B - Personal Property   | No                   | 5                | \$367,759.66 |              |            |
| C - Property Claimed<br>as Exempt   | No                   | 2                |              |              |            |
| D - Creditors Holding<br>Secured Claims   | No                   | 1                |              |              |            |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | No                   | 2                |              |              |            |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | No                   | 3                |              |              |            |
| G - Executory Contracts and<br>Unexpired Leases                                       | No                   | 1                |              |              |            |
| H - Codebtors   | No                   | 1                |              |              |            |
| I - Current Income of<br>Individual Debtor(s)   | No                   | 1                |              |              | \$3,038.34 |
| J - Current Expenditures of<br>Individual Debtor(s)                                   | No                   | 1                |              |              | \$6,342.91 |
| TOTAL   |                      | 18               | \$792,759.66 | \$582,499.06 |            |

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
BOSTON DIVISION**

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No.

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount             |
|---|--------------------|
| Domestic Support Obligations (from Schedule E)  | \$0.00             |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$73,000.00        |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00             |
| Student Loan Obligations (from Schedule F)  | \$0.00             |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | \$0.00             |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$0.00             |
| <b>TOTAL</b>  | <b>\$73,000.00</b> |

**State the following:**

|  |            |
|--|------------|
| Average Income (from Schedule I, Line 16)  | \$3,038.34 |
| Average Expenses (from Schedule J, Line 18)  | \$6,342.91 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$4,458.44 |

**State the following:**

|  |             |              |
|--|-------------|--------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |             | \$0.00       |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$73,000.00 |              |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |             | \$0.00       |
| 4. Total from Schedule F   |             | \$218,123.53 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |             | \$218,123.53 |

In re **John M. McCarthy**  
**Catherine M. McCarthy**

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **21** \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 11-8-10

Signature *John M. McCarthy*  
**John M. McCarthy**

Date 11-8-10

Signature *Catherine M. McCarthy*  
**Catherine M. McCarthy**  
[If joint case, both spouses must sign.]